

REMARKS

In the non-final Office Action, the Examiner objects to claims 6, 10, 16, 20, 26, 30, and 40 due to informalities; rejects claims 21-30 under 35 U.S.C. § 101 as directed to non-statutory subject matter; rejects claims 9, 21-30, and 39 under 35 U.S.C. § 112, second paragraph, as indefinite; and rejects claims 1-41 under 35 U.S.C. § 102(e) as anticipated by SHKEDY (U.S. Patent No. 6,260,024).

By way of this amendment, claims 1, 7, 10, 11, 17, 20, 21, 27, 30, 31, 37, and 40 have been canceled without prejudice or disclaimer, and claims 2-6, 8, 9, 12-16, 18, 19, 23-26, 28, 29, 32-36, 38, 39, and 41 have been amended herewith to improve form. Claims 42-45 have been added. No new matter has been added by way of the present amendment. Claims 2-6, 8, 9, 12-16, 18, 19, 23-26, 28, 29, 32-36, 38, 39, and 41-45 are pending.

Claims 6, 10, 16, 20, 26, 30, and 40 are objected to due to informalities. Applicant has canceled claims 10, 20, 30, and 40 and amended claims 6, 16, and 26 herewith to address the Examiner's concerns. Accordingly, Applicant requests that the Examiner reconsider and withdraw the objection to claims 6, 16, and 26.

Claims 21-30 were rejected under 35 U.S.C. § 101 as allegedly directed to non-statutory subject matter. In particular, the Examiner alleges that "'An information storage media' claimed by the applicant is directed to non-statutory subject matter because there is no computer executable codes embodied into the information storage media, and the information storage media without computer executable codes would not be able to interact with other components as claimed" (Office Action, pg. 2). Applicant has

canceled claims 21, 27, and 30 herewith. New claim 44, from which pending claims 22-26, 28, and 29 now depend, is directed to a computer-readable medium. Applicant submits that new claim 44 is directed to statutory subject matter.

For at least the foregoing reasons, Applicant requests that the Examiner reconsider and withdraw the rejection of pending claims 22-26, 28, and 29.

Claims 9, 21-30, and 39 are rejected under 35 U.S.C. § 112, second paragraph, as allegedly indefinite. Applicant has amended claims 9 and 39 herewith to address the Examiner's concerns. Moreover, Applicant has canceled claim 21, 27, and 30 herewith. New claim 44, from which pending claims 22-26, 28, and 29 now depend, satisfies the requirements of 35 U.S.C. § 112, second paragraph.

For at least the foregoing reasons, Applicant respectfully requests that the Examiner reconsider and withdraw the rejection of claims 9, 22-26, 28, 29, and 39 under 35 U.S.C. § 112, second paragraph.

Claims 1-41 are rejected under 35 U.S.C. § 102(e) as allegedly anticipated by SHKEDY. Applicant respectfully traverses this rejection with respect to the claims as now amended.

Independent claims 1, 11, 21, and 31 have been canceled herewith. New independent claims 42-45 have been added. Claims 2-6, 8, 9, 12-16, 18, 19, 22-26, 28, 29, 32-36, 38, 39, and 41 have been amended to depend from claims 42-45. Applicant submits that claims 2-6, 8, 9, 12-16, 18, 19, 22-26, 28, 29, 32-36, 38, 39, and 41-45 are not anticipated by SHKEDY.

For example, independent claim 42 is directed to a monetary transaction system. The system includes a payment processing system configured to receive payee, user, and amount information from a wireless device associated with the user, identify a first account associated with the user based on the user information, identify a second account associated with the payee based on the payee information, transfer funds based on the amount information between the first account and the second account, and send a notification of the transfer of the funds to the wireless device, where the notification includes an itemization of goods or services associated with the transfer. SHKEDY does not disclose or suggest this combination of features.

For example, SHKEDY does not disclose or suggest a payment processing system configured to send a notification of the transfer of monetary funds to a wireless device associated with a user, where the notification includes an itemization of goods or services associated with the transfer. SHKEDY is completely silent with respect to this feature.

Since SHKEDY does not disclose the combination of features in Applicant's claim 42, any rejection of claim 42 under 35 U.S.C. § 102(e) based on SHKEDY would be improper.

For at least the foregoing reasons, Applicant submits that SHKEDY does not anticipate claim 42.

Claims 2-6, 8, and 9 depend from claim 42. Therefore, these claims are not anticipated by SHKEDY for at least the reasons given above with respect to claim 42.

Independent claims 43-45 recite features similar to features recited above with respect to claim 42. Therefore, these claims are not anticipated by SHKEDY for reasons similar to the reasons given above with respect to claim 42.

Claims 12-16, 18, and 19 depend from claim 43. Therefore, these claims are not anticipated by SHKEDY for at least the reasons given above with respect to claim 43.

Claims 22-26, 28, and 29 depend from claim 44. Therefore, these claims are not anticipated by SHKEDY for at least the reasons given above with respect to claim 44.

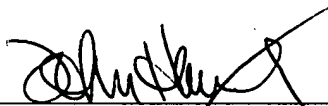
Claims 32-36, 38, 39, and 41 depend from claim 45. Therefore, these claims are not anticipated by SHKEDY for at least the reasons given above with respect to claim 45.

In view of the foregoing amendments and remarks, Applicant respectfully requests the Examiner's reconsideration of this application, and the timely allowance of the pending claims.

To the extent necessary, a petition for an extension of time under 37 C.F.R. § 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 13-2491 and please credit any excess fees to such deposit account.

Respectfully submitted,

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